

Roxanne Maher

From: Kyle Mobley <kylemobley@rocketmail.com>
Sent: Wednesday, March 4, 2026 1:44 PM
To: Roxanne Maher
Subject: Ledyard, CT - Cap on the real estate property tax exemption for Veterans

A letter to the Ledyard Finical Committee

1. Per Connecticut Public Act 24-46 (formerly House Bill 5491) Connecticut offers a 100% property tax exemption on the primary residence for veterans with a 100% service-connected, permanent and total (P&T) disability rating, as defined by the Connecticut General Assembly as-

Eligible Property (§ 2) Under the bill, when the exemption is applied to a dwelling it covers only the portion of the dwelling that the claimant (i.e., veteran, spouse, or minor child) owns and occupies as his or her primary residence. (For example, if the veteran owned both units of a duplex, only the unit the veteran lives in would be exempt.) Further, it excludes from the exemption any portion of a unit or structure used for commercial purposes or that provides rental income. The bill also expands the exemption to cover (1) up to two acres of the lot the dwelling sits on; (2) qualifying property held in trust for the veteran; and (3) property belonging to the minor children of a deceased qualifying veteran, as well as property held in trust for them as existing law allows. Existing law specifies that condominiums and common interest community units may qualify as exemptible dwellings. The bill additionally specifies that mobile manufactured homes may also qualify.

2. The town determined they would interpret the state exemption to apply only to the property tax burden of the value of the brick and mortar/wood structure associated with the property and not the property as a whole, such as the land that the house sits on (to be absolutely clear no veteran in the town of Ledyard is receiving full tax exemption on their property). It is unclear how this determination was made to divide the assessment into two separate parts, was there a new assessment conducted, very unlikely. Now the town has conducted new assessments and again they are total assessments not divided into two separate parts.
3. The ordinance as written, which was copied from another town interpreting the public act differently in which that town was providing full tax exemptions to veteran's homes and land up to 2 acres, which leads to the following questions:
 - a. Will the town reevaluate their interpretation of the public act and now view the property to include the home and the land it sits on up to 2 acres?
 - b. If the town does not change their interpretation of the public act will it deduct the portion of the assessment they assess as the land in such that a home assessed at \$337,000 – \$84,250 (approximately 25% of the total assessment representing the land the home sits on) = \$252,750 and then be assessed again on the portion above the median assessed valuation \$252,750 - \$250,100 = \$2,650? Or
 - c. Will the town tax the land \$84,250 and tax the portion of the total assessment above the median assessed valuation \$337,000 - \$251,000 = \$86,000, then \$84,250 + \$86,000 = \$170,250? Or
 - d. As the ordinance is currently written \$337,000 (total assessment) - \$251,000 (median assessed valuation) = \$86,000 only and any total assessment of \$251,000 or less would be completely exempted?
4. The ordinance as written shows a clear disconnect between the finical committee and the town's tax accessors' office exasperated by the questions asked of and answered by the tax accessors' office (not providing the current amount of the \$28,226,960 that is already taxed with my assumption it would be close to 25% which would be \$7,056,740) and more discussion needs to be had and answers provided to the tax payers on even larger issues such as to what will the new mill rate be (currently 37.14 advertised last year to reduce to somewhere between 24-25 after the reassessment and more recently mentioned as 26.5) and what would the overall effect to the mill rate be if this ordinance is passed or not passed? Would the budget need another revision and vote?

V/R
Kyle Mobley